

B1 (Official Form 1) (12/11)

UNITED STATES BANKRUPTCY COURT  
Western District of Virginia

## VOLUNTARY PETITION

Name of Debtor (if individual, enter Last, First, Middle): <b>Foster, Karen Marie</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																																																																																	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>Cunningham, Karen Foster</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																																																																																	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>1543</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):																																																																																	
Street Address of Debtor (No. and Street, City, and State): <b>2232 Ridgewood Drive Lynchburg, Virginia</b>		Street Address of Joint Debtor (No. and Street, City, and State):																																																																																	
<b>ZIP CODE 24503</b>		<b>ZIP CODE</b>																																																																																	
County of Residence or of the Principal Place of Business: <b>Lynchburg City</b>		County of Residence or of the Principal Place of Business:																																																																																	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																																																																																	
<b>ZIP CODE</b>		<b>ZIP CODE</b>																																																																																	
Location of Principal Assets of Business Debtor (if different from street address above):		<b>ZIP CODE</b>																																																																																	
<b>Type of Debtor</b> (Form of Organization) (Check one box.)		<b>Nature of Business</b> (Check one box.)																																																																																	
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other																																																																																	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:		<b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).																																																																																	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																																																																																	
<b>Filing Fee</b> (Check one box.)		<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																																																																	
<b>Statistical/Administrative Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="10" style="padding: 5px;">Debtor estimates that funds will be available for distribution to unsecured creditors.</td> </tr> <tr> <td colspan="10" style="padding: 5px;">Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</td> </tr> <tr> <td colspan="10" style="padding: 5px;"><b>Estimated Number of Creditors</b></td> </tr> <tr> <td colspan="10" style="text-align: center; padding: 5px;"> <input checked="" type="checkbox"/> 1-49      <input type="checkbox"/> 50-99      <input type="checkbox"/> 100-199      <input type="checkbox"/> 200-999      <input type="checkbox"/> 1,000-5,000      <input type="checkbox"/> 5,001-10,000      <input type="checkbox"/> 10,001-25,000      <input type="checkbox"/> 25,001-50,000      <input type="checkbox"/> 50,001-100,000      <input type="checkbox"/> Over 100,000       </td> </tr> <tr> <td colspan="10" style="padding: 5px;"><b>Estimated Assets</b></td> </tr> <tr> <td colspan="10" style="text-align: center; padding: 5px;"> <input checked="" type="checkbox"/> \$0 to \$50,000      <input type="checkbox"/> \$50,001 to \$100,000      <input type="checkbox"/> \$100,001 to \$500,000      <input type="checkbox"/> \$500,001 to \$1 million      <input type="checkbox"/> \$1 million to \$10 million      <input type="checkbox"/> \$10 million to \$50 million      <input type="checkbox"/> \$50 million to \$100 million      <input type="checkbox"/> \$100 million to \$500 million      <input type="checkbox"/> \$500 million to \$1 billion      <input type="checkbox"/> More than \$1 billion       </td> </tr> <tr> <td colspan="10" style="padding: 5px;"><b>Estimated Liabilities</b></td> </tr> <tr> <td colspan="10" style="text-align: center; padding: 5px;"> <input type="checkbox"/> \$0 to \$50,001      <input checked="" type="checkbox"/> \$50,001 to \$100,000      <input type="checkbox"/> \$100,001 to \$500,000      <input type="checkbox"/> \$500,001 to \$1 million      <input type="checkbox"/> \$1 million to \$10 million      <input type="checkbox"/> \$10 million to \$50 million      <input type="checkbox"/> \$50 million to \$100 million      <input type="checkbox"/> \$100 million to \$500 million      <input type="checkbox"/> \$500 million to \$1 billion      <input type="checkbox"/> More than \$1 billion       </td> </tr> </table>				Debtor estimates that funds will be available for distribution to unsecured creditors.										Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										<b>Estimated Number of Creditors</b>										<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000										<b>Estimated Assets</b>										<input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500 million to \$1 billion <input type="checkbox"/> More than \$1 billion										<b>Estimated Liabilities</b>										<input type="checkbox"/> \$0 to \$50,001 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500 million to \$1 billion <input type="checkbox"/> More than \$1 billion									
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<b>THIS SPACE IS FOR COURT USE ONLY</b>																																																																																			

## B1 (Official Form 1) (12/11)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Karen Marie Foster</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed:	SEE ATTACHED SHEET	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
		X  15 MAR 12 Signature of Attorney for Debtor(s) (Date)	

**Exhibit C**  
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- Yes, and Exhibit C is attached and made a part of this petition.  
 No.

**Exhibit D**  
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

- Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.

If this is a joint petition:

- Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box.)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)

- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

## B1 (Official Form 1) (12/11)

## Voluntary Petition

(This page must be completed and filed in every case.)

Name of Debtor(s):  
Karen Marie Foster

Signatures	
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>	<b>Signature of a Foreign Representative</b>
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
X  Signature of Debtor	<input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
X _____ Signature of Joint Debtor	<input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Telephone Number (if not represented by attorney) <u>March 15, 2012</u> Date	X _____ (Signature of Foreign Representative)
<b>Signature of Attorney*</b>	<b>Signature of Non-Attorney Bankruptcy Petition Preparer</b>
X  Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Printed <b>GARY M. BOWMAN, VSB 28866</b> <b>GARY M. BOWMAN, ATTORNEY AT LAW</b> Firm N <b>2728 COLONIAL AVENUE, STE. 100</b> <b>ROANOKE VA 24015</b> TEL: (540)343-1173 FAX: (540) 343-1157 Address: <b>garymbowman3@cox.net</b>	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date	Address _____
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X _____ Signature
<b>Signature of Debtor (Corporation/Partnership)</b>	Date
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
X _____ Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Printed Name of Authorized Individual	<i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i>
Title of Authorized Individual	
Date	

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

In re KAREN FOSTER  
Debtor

Case No. \_\_\_\_\_  
(if known)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor:

Date: March 15, 2012

PRIOR BANKRUPTCY PETITIONS

Case Number	Debtor's Name	Chapter	Date Filed	Date Disposed/Disposition
91-00937	Karen Foster Ridgeway	13	9/13/91	12/5/95 Discharged
03-3854	Karen Cunningham	13	9/23/03	1/15/04 Dismissed
07-61731	Karen F. Cunningham	7	9/14/07	5/23/08 Discharged
12-60080	Karen Marie Foster	13	1/13/12	3/15/12 Dismissed

In re Karen Marie Foster

/ Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Amount of Claim		
			C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d
Account No. <u>None</u>					\$ 25,000.00
Creditor #: 1 <i>Homer Foster</i> 3842 NW Highway 25/70 Hot Springs NC 28742		2004-11 <i>Unsecured loan</i>			
Account No. <u>Unknown</u>		2006-11 <i>Unsecured loan</i>			\$ 15,000.00
Creditor #: 2 <i>Jamie Ridgeway</i> 34 Cynthia Court Lynchburg VA 24501		2008-12 <i>Unsecured loan</i>			\$ 30,000.00
Account No. <u>None</u>		2012 <i>Claim for "Damages"</i>	X	X	\$ 29,328.00
Creditor #: 4 <i>John Wynne</i> 1588 Holcomb Rock Road Lynchburg VA 24503		*Subject to Setoff			
Account No. <u>None</u>		2010-12 <i>Court Fee</i>			\$ 1,519.26
1 continuation sheets attached			Subtotal \$ (Total of this page)	\$ 100,847.26	
Total \$ (Use only on last page and on Summary of Schedules)					

In re Karen Marie Foster

/ Debtor

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No.					
Representing: <i>Lynchburg Circuit Court</i>	<i>Commonwealth of Virginia "Court Debt Collections" P.O. Box 2402 Richmond VA 23218</i>				
Account No. <i>None</i>	<i>2010-12 Legal Bill</i>				\$ 10,000.00
Creditor #: 6 <i>Robert Armstrong 3 McDowell Street Lexington VA 24450</i>					
Account No. <i>None</i>	<i>2008-12 Unsecured loan</i>				\$ 35,000.00
Creditor #: 7 <i>Sharon Rose 606 Culroath Drive South Boston VA 24592</i>					
Account No. <i>None</i>	<i>2010 Legal Bill</i>				\$ 3,500.00
Creditor #: 8 <i>Vicki Wiese, Esq. Wiese Law Firm 1502 Franklin Road, S.W., #203 Roanoke VA 24016</i>					
Account No.					
Account No.					
Account No.					
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal \$ (Total of this page)	\$ 48,500.00			
	Total \$ (Use only on last page and on Summary of Schedules)	\$ 149,347.26			

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA**

**Lynchburg Division**

In re: Karen Foster, Debtor

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**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 case. The list does not include (1) person who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address, including zip code	(2) Name, telephone number and complete mailing address, including zip code, or employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade, debt, bank loan, governemtn contract, etc.)	(4) Indicate if claim is contingent, unliquidated, state value of disputed or subject to setoff	(5) Amount of claim [if secured also of security]
Homer Foster 3842 NW Highway 25/70 Hot Springs NC 28742	Homer Foster 3842 NW Highway 25/70 Hot Springs NC 28742	Unsecured Loans		25,000.00
Jamie Ridgeway 34 Cynthia Court Lynchburg VA 24501	Jamie Ridgeway 34 Cynthia Court Lynchburg VA 24501	Unsecured Loans		15,000.00
Jim Hodges 2232 Ridgewood Drive Lynchburg VA 24592	Jim Hodges 2232 Ridgewood Drive Lynchburg VA 24592	Unsecured Loans		30,000.00
John Wynne 1588 Holcomb Rock Road Lynchburg VA 24503	John Wynne 1588 Holcomb Rock Road Lynchburg VA 24503	Claim for "Damages"	Contingent, Disputed, Unliquidated , and subject to setoffs	29,328.00
Lynchburg Circuit Court P.O. Box 4 Lynchburg VA 24505	Lynchburg Circuit Court P.O. Box 4 Lynchburg VA 24505	Court Fee		1519.26
Robert Armstrong, Esq. 3 McDowell Street Lexington VA 24450	Robert Armstrong, Esq. 3 McDowell Street Lexington VA 24450	Legal Fee		10,000.00

Sharon Rose 606 Culroath Drive South Boston VA 24592	Sharon Rose 606 Culroath Drive South Boston VA 24592	Unsecured Loan		35,000.00
Vicki Wiese, Esq. 1502 Franklin Road, S.W., #203 Roanoke VA 24016	Vicki Wiese, Esq. 1502 Franklin Road, S.W., #203 Roanoke VA 24016	Legal Bill		3500.00